

In re:
Karen P. Tarboro
Debtor

Case No. 24-13990-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 30, 2025

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:

Recip ID	Recipient Name and Address
db	+ Karen P. Tarboro, 1026 Cherokee Street, Bethlehem, PA 18015-4115
14943624	+ Borough of Fountain Hill, 941 Long Street, Bethlehem, PA 18015-2670
14943627	City of Bethlehem, Water, Sewer, & Misc. Services, 10 East Church Street, Bethlehem, PA 18018-6025

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14963458	Email/Text: bnc@atlasacq.com	Jan 30 2025 23:59:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14963192	Email/Text: bnc@atlasacq.com	Jan 30 2025 23:59:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14943625	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 31 2025 00:04:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14943626	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 31 2025 00:04:07	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14958405	+ Email/PDF: ebn_ais@aisinfo.com	Jan 31 2025 00:04:06	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14943628	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 31 2025 00:04:06	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14943629	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 31 2025 00:15:57	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14966949	Email/PDF: resurgentbknottifications@resurgent.com	Jan 31 2025 00:04:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14967525	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 31 2025 00:04:33	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14949550	^ MEBN	Jan 30 2025 23:57:12	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14943631	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 31 2025 00:04:39	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
14943630	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 31 2025 00:03:36	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14943633	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jan 30 2025 23:59:00	Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
14943632	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jan 30 2025 23:59:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
14944335	Email/PDF: OGCRegionIIIBankruptcy@hud.gov		

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Jan 30, 2025

Form ID: 155

Total Noticed: 19

Jan 31 2025 01:29:56

U.S. Department of Housing and Urban
Development, 801 Market Street, Philadelphia, PA
19107

14943634

+ Email/Text: support@ymalaw.com

Jan 30 2025 23:59:00

Young, Marr & Associates, LLC, 3554 Hulmeville
Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Karen P. Tarboro support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Karen P. Tarboro)	Case No. 24-13990-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: January 30, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court